

SERFF Tracking Number: META-126210348 State: Arkansas  
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 42815  
Company Tracking Number: DENIED CLAIMS REPORT - T  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Individual LTCI  
Project Name/Number: Denied Claims Report - T/Denied Claims Report - T

## Filing at a Glance

Company: Teachers Insurance and Annuity Association of America

Product Name: Individual LTCI SERFF Tr Num: META-126210348 State: Arkansas  
TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 42815  
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: DENIED CLAIMS REPORT - T State Status: Closed

Filing Type: Form Reviewer(s): Harris Shearer  
Author: Disposition Date: 08/05/2009  
Date Submitted: 06/30/2009 Disposition Status: Filed  
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## General Information

Project Name: Denied Claims Report - T Status of Filing in Domicile:  
Project Number: Denied Claims Report - T Date Approved in Domicile:  
Requested Filing Mode: Informational Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 08/05/2009 Explanation for Other Group Market Type:  
State Status Changed: 08/05/2009  
Deemer Date: Created By: Mary Rinaldi  
Submitted By: Mary Rinaldi Corresponding Filing Tracking Number:  
Filing Description:  
June 30, 2009

Dear Commissioner:

Re: Metropolitan Life Insurance Company as Administrator for Teacher Insurance Annuity Association of America

In accordance with state long-term care insurance requirements, we are providing the attached reports for calendar year 2008:

SERFF Tracking Number: META-126210348 State: Arkansas  
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 42815  
Company Tracking Number: DENIED CLAIMS REPORT - T  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Individual LTCI  
Project Name/Number: Denied Claims Report - T/Denied Claims Report - T

• Denied Claims

Respectfully,

Loren Balletto  
Sr. Product Consultant

Enclosure(s)

## Company and Contact

### Filing Contact Information

Mary Rinaldi, Consultant- Compliance mrinaldi@metlife.com  
MKTG/AD  
Green Farms Road 203-221-3859 [Phone]  
Westport, CT 06880

### Filing Company Information

Teachers Insurance and Annuity Association of America CoCode: 69345 State of Domicile: New York  
730 Third Avenue Group Code:  
New York, NY 10017 Group Name: Company Type:  
(212) 578-2944 ext. 2944[Phone] FEIN Number: 13-1624203  
State ID Number:

-----

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

SERFF Tracking Number: META-126210348 State: Arkansas  
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 42815  
Company Tracking Number: DENIED CLAIMS REPORT - T  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Individual LTCI  
Project Name/Number: Denied Claims Report - T/Denied Claims Report - T  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Teachers Insurance and Annuity Association of America	\$0.00	06/30/2009	

SERFF Tracking Number: META-126210348 State: Arkansas  
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 42815  
Company Tracking Number: DENIED CLAIMS REPORT - T  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Individual LTCI  
Project Name/Number: Denied Claims Report - T/Denied Claims Report - T

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Harris Shearer	08/05/2009	08/05/2009

*SERFF Tracking Number: META-126210348 State: Arkansas*  
*Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 42815*  
*Company Tracking Number: DENIED CLAIMS REPORT - T*  
*TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other*  
*Product Name: Individual LTCI*  
*Project Name/Number: Denied Claims Report - T/Denied Claims Report - T*

## **Disposition**

Disposition Date: 08/05/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-126210348 State: Arkansas

Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 42815

Company Tracking Number: DENIED CLAIMS REPORT - T

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Individual LTCI

Project Name/Number: Denied Claims Report - T/Denied Claims Report - T

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		Yes
Supporting Document	Outline of Coverage		Yes
Supporting Document	Denied Claims Report		Yes
Supporting Document	cover letter		Yes

SERFF Tracking Number: META-126210348 State: Arkansas  
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 42815  
Company Tracking Number: DENIED CLAIMS REPORT - T  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Individual LTCI  
Project Name/Number: Denied Claims Report - T/Denied Claims Report - T

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> NA for this submission		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> NA for this submission		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Health - Actuarial Justification		
<b>Bypass Reason:</b> NA for this submission		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Outline of Coverage		
<b>Bypass Reason:</b> NA for this submission		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Denied Claims Report		
<b>Comments:</b>		
<b>Attachment:</b> AR TEACHERS CLAIMS DENIAL REPORTING FORMS.pdf		

SERFF Tracking Number: META-126210348 State: Arkansas  
Filing Company: Teachers Insurance and Annuity Association of America State Tracking Number: 42815  
Company Tracking Number: DENIED CLAIMS REPORT - T  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Individual LTCI  
Project Name/Number: Denied Claims Report - T/Denied Claims Report - T

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** cover letter

**Comments:**

**Attachment:**

AR TEACHERS LETTER.pdf



**CLAIMS DENIAL REPORTING FORMS  
LONG-TERM CARE INSURANCE**

**FOR THE STATE OF ARKANSAS  
FOR THE REPORTING YEAR OF 2008  
Due 2009**

**Company Name:** Metropolitan Life Insurance Company as **Due:** June 30 annually  
Administrator for Teachers Insurance Annuity Association of America

**Company Address:** 57 Green Farms Road, Westport, CT 06880      **Phone Number:** (203) 221-6546  
P.O. Box 937, Westport, CT 06881-9909  
(for mailing only)

**Company NAIC**

**Number:** 69345

**Contact Person:** Loren Balletto

**Line of Business:** Individual / Group

**Instructions:**

*The purpose of this form is to report all long-term care claim denials under in force long-term care insurance policies.*

Indicate the manner of reporting by checking one of the boxes below:

- ☐ Per Claimant - counts each individual who makes one or a series of claim requests  
☒ Per Transaction - counts each claim request

"Denied" means a claim that is not paid for any reason other than for failure to meet the waiting period or because of an applicable preexisting condition. It does not include claims that are duplicate submissions and were paid as a prior claim.

		STATE DATA	NATIONWIDE DATA <sup>1</sup>
1.	Total Number of Long-Term Care Claim Reported	3	5,574
2.	Total Number of Long-Term Care Claims Denied/Not Paid	1	496
3.	Number of Claims Not paid due to Preexisting Condition Exclusion	0	0
4.	Number of Claims Not Paid due to Waiting <i>(Elimination)</i> Period not met	1	347
5.	Net Number of Long-Term Care Claims Denied for Reporting	0	149

	purposes ( <i>Line 2, Minus Line 3, Minus Line 4</i> )		
6.	Percentage of Long-Term Case Claim Denied of Those Reported ( <i>Line 5 divided by Line 1</i> )	0.00%	2.67%
7.	Number Long-Term Care Claims Denied due to:		
8.	• Long-term Care Services Not Covered under the Policy <sup>2</sup>	0	56
9.	• Provider/Facility Not Qualified under the Policy <sup>3</sup>	0	54
10.	• Benefit Eligibility Criteria Not Met <sup>4</sup>	0	7
11.	• Other <sup>5</sup>	0	32

1. The nationwide data may be viewed as a more representative and credible indicator where the data for claims reported and denied for your state are small in number.
2. Example – home health care claim filed under a nursing home only policy.
3. Example – a facility that does not meet the minimum level of care requirements or the licensing requirements as outlined in the policy.
4. Examples – a benefit trigger not met, certification by a licensed health care practitioner not provided, no plan of care.
5. Examples – Maximum lifetime benefit reached, services paid under another insurance.

Metropolitan Life Insurance Company  
Long-Term Care  
PO Box 937, Westport, CT 06881-0937



June 30, 2009

The Honorable Jay Bradford  
Arkansas Department of Insurance  
1200 West 3rd Street  
Little Rock, AR 72201-1904

Dear Commissioner Bradford:

Re: Metropolitan Life Insurance Company as Administrator for Teacher Insurance  
Annuity Association of America

In accordance with state long-term care insurance requirements, we are  
providing the attached reports for calendar year 2008:

- Denied Claims

Respectfully,

A handwritten signature in black ink, appearing to read "Loren Balletto". The signature is fluid and cursive, with the first name "Loren" and last name "Balletto" clearly distinguishable.

Loren Balletto  
Sr. Product Consultant

Enclosure(s)